Information to identify the case:

Debtor 1	**Cheryl M. Stern**	Social Security number or ITIN	**xxx−xx−3637**
	First Name Middle Name Last Name	EIN	_ _−_ _ _ _ _ _ _
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN	_ _ _ _
		EIN	_ _−_ _ _ _ _ _ _
United States Bankruptcy Court	**Eastern District of Virginia**		
Case number:	**15−31148−KRH**		

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Cheryl M. Stern

January 27, 2016

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of Virginia

In re:
Cheryl M. Stern
Debtor

Case No. 15-31148-KRH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7 User: smithla Page 1 of 1 Date Rcvd: Jan 27, 2016
Form ID: 318 Total Noticed: 18

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2016.

db +Cheryl M. Stern, 1603 Sedberry Lane #301, Midlothian, VA 23114-7028
12789560 1st Mkt Bk, Box 357, Memphis, TN 38150-0001
12789561 +Carrington Mortgage Se, 1610 E Saint Andrew Pl, Santa Ana, CA 92705-4931
12789565 +Kondaur Capital Corp, 1100 W Town & Country Rd, Orange, CA 92868-4600
13019287 MCV HOSPITAL, P O BOX 980462, RICHMOND, VA 23298-0462
12789566 +MCV Hospital, P.O. Box 758721, Baltimore, MD 21275-8721
12829033 MCV Physicians, P O Box 91747, Richmond, VA 23291-1747
12789568 +Natl Bank Of Commerce, 1 Commerce Sq, Memphis, TN 38103-2514
12789569 +Patient First, 5000 Cox Road, Suite 100, Glen Allen, VA 23060-9263
12789574 +VA Pediatric Ophthalmology Spe, 8700 Stony Point Parkway, Suite 210, Richmond, VA 23235-1966
12789559 +Winslow & McCurry, PLLC, Christopher M. Winslow, 1324 Sycamore Square, Midlothian, VA 23113-4668

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QHSHAIA.COM Jan 28 2016 02:08:00 Harry Shaia, Jr, Spinella, Owings & Shaia, P.C., 8550 Mayland Drive, Richmond, VA 23294-4704
12789562 E-mail/Text: bkr@taxva.com Jan 28 2016 02:27:34 Commonwealth of VA-Tax, P.O. Box 2156, Richmond, VA 23218-2156
12789563 +E-mail/Text: mhumphrey@creditadjustmentboard.com Jan 28 2016 02:27:39 Credit Adjustment Bo, 306 East Grace Street, Richmond, VA 23219-1795
12872774 EDI: IRS.COM Jan 28 2016 02:08:00 Internal Revenue Service, Insolvency Unit, Post Office Box 21126, Philadelphia, PA 19114-0000
12789570 +E-mail/Text: colleen.atkinson@rmscollect.com Jan 28 2016 02:27:49 Receivable Management, 7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826
12789571 +EDI: STF1.COM Jan 28 2016 02:08:00 Suntrust Mortgage/Cc 5, 1001 Semmes Ave, Richmond, VA 23224-2245
12789572 +EDI: RMSC.COM Jan 28 2016 02:08:00 Syncb/Dillards, Po Box 965024, Orlando, FL 32896-5024

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12789573 The Grove at Swift Creek
12789564* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
12789567 ##+MCV Physicians, 1605 Rhoadmiller Street, Richmond, VA 23220-1106

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2016 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2016 at the address(es) listed below:

Christopher Mark Winslow on behalf of Debtor Cheryl M. Stern chris@chriswinslow.com, winslowparalegal@gmail.com
Harry Shaia, Jr harryshaia@spinella.com, marykeller@spinella.com;dianecollins@spinella.com;hshaiajr@ecf.epiqsystems.com

TOTAL: 2